THE Worth of a Penny: OR, A CAUTION TO KEEP MONEY.

With the Causes of the Scarcity and Misery of the want thereof.

As also how to save it, in our Diet, Apparel, Recreations, &c.

And also what honest Courses men in want may take to live.

By *HENRY PEACHAM* Mr. in Arts, some time of *Trinity* Colledge, *Cambridge*.

LICENSED,

August 31. 1686. Rob. Midgley.

London, Printed for *Samuel Keble*, at the *Turks Head* in *Fleetstreet*, over-against *Fetter-Lane*, 1687.

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To the every way deſerving and worthy Gentleman, Mr. *Richard Gipps*, eldeſt Son unto Mr. *Richard Gipps*, one of the Judges of the Court of *Guild Hall*, in the City of *LONDON*.

Sir,

WHen I had finiſhed this Diſcourſe of The Worth of a Penny, or, A Caution to keep Money; and bethinking my ſelf unto whom I ſhould offer this Dedication, none came more opportunely into my thought than your ſelf; for I imagined, if I ſhould Dedicate the ſame to any penurious or miſerable-minded man, it would make him worſe, and be more uncharitable and illiberal; if unto a bountiful and free-minded Patron, I ſhould teach him to hold his hand, and againſt his nature, make him a Miſer. I, to avoid either, made choice of your ſelf, who, being yet unmarried, walk alone by your ſelf, having neither occaſion of the one, nor the other; Beſide, you have travelled France and Italy, and, I hope, have learned Thrift in thoſe places, and underſtand what a vertue Parſimony is; for want whereof, how many young Heirs in England, have gallop'd through their Eſtates before they have been thirty? Laſtly, my obligation is ſo much to your learned and good Father, and for goodneſs your incomparable Mother, that I ſhould ever have thought the worſe of my ſelf, if I had not (Cùm tota mea ſupellex ſit chartacea, as Eraſmus ſaith) expreſſed my duty and hearty love unto you, one way or other.

Whoſe in all ſervice

I am truly,

Hen. Peacham.

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THE

THE WORTH OF A PENNY. OR, A Caution to keep Mony.

The Common and Ordinary causes why Men are Poor and want Mony.

THere must, by the Divine Providence, in a Nation or Kingdome, be as well Poor as Rich, even as an humane Body cannot subsist without hands and feet to labour, and walk about to provide for other members, the Rich being the Belly, which devour all, yet do no part of the work: but the cause of every mans poverty is not one and the same. Some are poor by condition, and content with their Calling; neither seek, nor can work themselves into better Fortune, yet God raiseth up as by Miracle, the Children and Posteriry of these oftentimes to possess the most eminent Places either in Church or State, as to become Arch-bishops, Bishops, Judges, Commanders, Generals in the Field, Secretaries of State, States-men, and the like, so that it proveth not ever true which *Martial* saith,

The blessing of God upon the posterity of the industrious and contented.

Pauper eris semper, si pauper es, Æmiliane.

If poor thou beest, poor thou shalt ever be,
Æmilianus, I assure thee.

Of this condition are the great number in every Kingdom. Others there are, who have possessed great Estates, but those

Eſtates, (as I have ſeen and known it in ſome Families, and not far from the City) have not thrived or continued, as gotten by oppreſſion, deceit, uſury, and the like, which commonly laſteth not to the third Generation, according to the old ſaying,

De male quæſitis vix gaudet tertius hæres.

The Grand-child ſeldome is the Heir
Of Goods that evil gotten are.

Others come to want and miſery, and ſpend their fair Eſtates in wayes of vitious living, as upon Drink and Women: for *Bacchus* and *Venus* are inſeparable companions, and he that is familiar with the one, is never a ſtranger to the other.

Uno namque modo, Vina Venuſque nocent.

In one ſame way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual want, as being naturally wholly given to idleneſs, *which turns the edge of Wit, and is the key of Beggery*: Theſe are the Drones of the Common-wealth, who deſerve not to live, *Qui non laborat, non manducet*: He that laboureth not, muſt not eat. *Labour night and day, rather than be burthenſome*, ſaith the Apoſtle St. *Paul*: Both Country, and City ſwarm with theſe kind of people, *The diligent hand* (ſaith *Salomon*) *ſhall make rich, but the Sluggard ſhall have ſcarcity of Bread.* I remember, when I was in the *Low Countries*, there were three Souldiers, a *Dutchman*, a *Scot*, and an *Engliſhman*, for their Miſdemeanors condemned to be hanged: yet their lives were beg'd by three ſeveral men, one a *Bricklayer*, that he might help him to make Bricks, and carry them to the Walls; the other was a *Brewer* of *Delft*, who beg'd his man to fetch Water, and do other work in the Brew-houſe: now the third was a *Gardiner*, and deſired the third man to help him to work in, and dreſs an Hop-garden: The firſt two accepted their offers thankfully, this laſt, the Engliſh-man, told his Maſter in plain terms, his friends never brought him up to gather Hops, but deſired to be hanged firſt, and ſo he was,

Others

Others having had great and fair Eſtates left unto them by friends, and who never knew the pains and care in getting them, have, as one ſaid truly, galloped through them in a very ſhort time: Theſe are ſuch of whom *Salomon* ſpeaketh, *who, having riches, have not the hearts* (or rather the wit) *to uſe them*: theſe men, moſt aptly *Homer* compareth to the willow-Tree, which he called by a moſt ſignificant Epithet, ἀλεσίκαρπον in Latine *Frugi-perda*, or Looſe-fruit, becauſe the Palms of the Willow tree are no ſooner ripe, but blown away with the Wind. I remember in Queen *Elizabeths* time a wealthy Citizen of *London* left his Son a mighty Eſtate in Mony, who imagining, he ſhould never be able to ſpend it, would uſually make Ducks and Drakes in the *Thames* with Twelve pences, as Boyes are wont to do with Tile-ſherds, and Oyſter-ſhels, and in the end he grew to that extreme want, that he was fain to beg or borrow ſixpence, having many times no more ſhooes than feet, and ſometimes, as the Begger ſaid in the Comedy, more feet than ſhooes.

The reaſons, why perſons of great eſtates do ſuddenly conſume themſelves into nothing.

Who more than his worth doth ſpend,
Maketh a Rope his life to end.

Many alſo there are, who have been born to fair Eſtates, have quite undone themſelves by marriage, and that after a twofold manner; Firſt, by matching themſelves without advice of Parents or Friends in heat of Youth, unto proud fooliſh, and light Houſwives, or ſuch perfect Linguiſts, that one were better to take his diet in * Hell, than his dinner at home: And this is the reaſon, ſo many of their Husbands travel beyond the Seas, or at home go from Town to Town, from Tavern to Tavern, to look for Company; and in a word, to ſpend any thing, to live any where, ſave at home in their own houſes.

* *A place near to Weſtminſter-hall, where very good meat is dreſſed all the Term time.*

Others there are again, who match themſelves for a little handſomeneſs, and eye-pleaſing beauty, (which ſo ſoon as poverty cometh in at the door, leapeth out at the window) unto very mean and poor kindred, and ſometimes drawn in hereto by broken Knaves, neceſſitous Parents, who are glad to meet with ſuch, that they may ſerve them as props to uphold their decaying and ruinous families: and theſe poor ſilly young Birds, are commonly caught up before they be fledg'd, and pull'd bare before ever they knew they had Feathers; for their Fathers in Law, or ſome

near of the Kin, as ſoon as they have ſeen one and twenty, have ſo belim'd them in Bonds, that they ſhall hardly, as long as they live, be able to fly over ten Acres of that Land their Friends left them.

A Knight of eight or ten thouſand pounds Lands by the year, doted upon a poor Ale-wives Daughter, and made her a Lady: It cannot be denied, but Women of the meaneſt condition, may make good Wives, ſince *Paupertas non eſt vitium*, Poverty is no vice: but herein is the danger, that when their Husbands, in a ſhort time, having as it were taken a ſurfeit of their beauties, and finding their errour, they begin (as I have known many) to contemn them and flie abroad, dote upon others, and deviſe all the wayes they can (being grown deſperate) to give or ſell all that they have. Beſides, ſuch poor Ones oftentimes prove ſo imperious and proud, as they make no Conſcience to abuſe, inſult over, and make ſilly Fools of their Husbands, as by letting and diſpoſing of their Lands, gathering up their Rents, putting away, and entertaining what Servants they liſt, to verifie that old Verſe.

Aſperius nihil eſt humili, cum ſurgit in altum,

There's nothing more perverſe and proud than ſhe,
Who is to wealth advanc'd from beggery.

An Italian Earl, about *Naples*, of a hundred thouſand Crowns by the year in Eſtate, married a Common Laundreſs: whereupon the old *Paſquin* (an Image of Stone in *Rome*) the next *Sunday* morning, or ſhortly after, had a foul and moſt filthy Shirt put upon his back, and this tart Libel beneath; *Paſquin, how now? a foul ſhirt upon a Sunday?* The *Repoſto*, or anſwer in *Paſquin's* behalf was; *I cannot help it, my Laundreſſe is made a Counteſs.* Beſides, another inconvenience is, that beſides the calling of his Wit and Judgement into queſtion, he draws unto him ſo many Leaches, and down-drawers upon his eſtate, as his Wife hath neceſſitous Friends and Kindred: but they that thus marry, are commonly ſuch young men as are left to themſelves; their Parents, Overſeers, or faithful Friends, being either dead, or far from them.

Others, not affecting Marriage at all, live (as they ſay) upon the

the Common, unto whom it is death, to be put into the Several; but ſpend what they have altogether in irregular courſes of life, and in change of Houſes and Lodgings, entertainment of new acquaintance making great Feaſts in Taverns, Invitations, and meetings of their (common) Miſtreſſes, Coach-hire, Cloaths in faſhion, and the like; who forget that old, but true Proverb, *Nil ait eſſe prius, melius nil, cælibe vita,*

Follow pleaſure, and pleaſure will fly:
Flee pleaſure, and pleaſure will be nigh.

Beſides the hanging on, and intruſion of ſome neceſſitous Paraſites, of whom they ſhall find as much uſe, as of water in their boots. And it is well ſaid of one, that *he that overmuch ſtudies his own Contentment, ever wanteth it.*

There are others again of overgood, free natures and diſpoſitions, who are eaſily fetch'd and drawn in by decayed and crafty Knaves, (I call them no better) to enter into Bonds, and to paſs their words for their old Debts, and engagements; and this they are wrought to do in Taverns, in their cups and merriment, at Ordinaries, and the like places. I would have in the faireſt Room of one of thoſe Houſes, the Emblem of a gallant young Heir, creeping in at the great end of a Hunters horn with eaſe, but cruelly pinch'd at the coming forth at the ſmall end, a Fool ſtanding not far off, laughing at him: and theſe be thoſe Fools who will be ſo eaſily bound, and paſs their words in their drink. *The old Emblem of Suretiſhip.*

Facilis deſcenſus Averni, Sed revocare gradum,
'Tis eaſie into Hell to fall,
But to come back from thence is all.

It is eaſie ſlipping in, but the return and getting out is full of difficulty.

Infinite alſo are the Caſualties that are incident to the life of Man, whereby he may fall into Poverty, as misfortune by fire, loſs at Sea, robbery, and theft on Land, Wounds, Lameneſs, ſickneſs, *&c.*

Many run out of great Eſtates, and have undone themſelves by over ſumptuous building, above and beyond their means and eſtates. *For he that builds a fair Houſe without good counſel, builds himſelf to priſon, it being a ſweet impoveriſhment.*

Others have been undone by careleſs and thriftleſs Servants, ſuch as waſte and conſume their Maſters goods, (*for there is a great deal ſaved, where a little is ſpent*) neither ſaving nor mending what is amiſs, but whatſoever they are intruſted withal, they ſuffer to be ſpoill'd and to run to ruine. For, *Qui modica ſpernit, paulatim deſluit*: He that deſpiſeth ſmall things, falls by little and little, ſaith the Wiſeman.

Some, (yea a great many) have brought themſelves to beggery by play and gaming, as never lying out of Ordinaries, and Dicing-houſes, which places, like Quick-ſands, ſo ſuddenly ſink and ſwallow them, that hardly you ſhall ever ſee their Heads appear any more: *And ſo by theſe idle practices turn the edge of their Wit.*

Others (and great Ones to) affect unprofitable, yea, and impoſſible inventions, and practices, as the Philiſoſophers Stone, the Adamantine Alphabet, the diſcovery of that new World in the Moon, by theſe new deviſed perſpective Glaſſes, (far excelling, they ſay, thoſe of *Galilæus*) ſundry kinds of uſeleſs Wild fire, Water-works, Extractions, Diſtillations, and the like.

The Symptoms of a Mind dejected, and diſcontent for want of Mony.

HE that wanteth Mony, is for the moſt part extremely melancholick, in every company or alone by himſelf, (*He is a Cypher amongſt numbers*) eſpecially if the weather be foul, rainy or cloudy. Talk to him of what you will, he will hardly give you the hearing; ask him any queſtions, he anſwers you with Monoſyllables: as *Tarleton* did one, who out eat him at an Ordinary, *Yes, No, That, Thanks, True, &c.* That Rhetorical paſſage of *Status Tranſlativus*, the State tranſlative, is of great uſe with him, when he layes the Cauſe of his want upon others, as proteſting this great Lord, that Lady, or Kinſman owes him money, but not a deniere that he can get: He ſwears, he murmurs againſt the *French* and other Strangers; who convey ſuch Sums of mony out of the Land, beſides our Leather hides under the colour of Calves skins, with that he ſhews you his Boots out at the heels, and wanting mending: He walks with his Arms folden, his Belt without a Sword or Rapier, that perhaps being ſomewhere in trouble; a Hat without a Band hanging over his eyes, onely it wears a weather beaten ſanſie for Faſhion ſake:

The true Character of an indigent, and diſcontented ſoldier.

He

He cannot ſtand ſtill but like one of the Tower Wild Beaſts, is ſtill walking from one end of his Room to another, humming out ſome new Northern tune or other. If he meets with five or ten pieces, happily conferred upon him by the beneficence of ſome noble Friend or other, (*although he may carry all his Friends on his back*) he is become a new man, and ſo overjoyed with his fortune, that not one drop of ſmall drink will down with him that day.

The Miſery of want of Mony, in regard of contempt in the World.

WHoſoever wanteth mony is ever ſubject to contempt and ſcorn in the World, let him be furniſhed with never ſo good gifts, either of body or mind: So that moſt true it is, that one ſaith,

Nil habet infelix paupertas durius in ſe.
Quam quod ridiculos homine facit——
Nothing there is more hard in penury,
Then that it makes men ſo deſpis'd to be.

The worſt property that poverty hath, it maketh men ridiculous and ſcorn'd; but oftentimes of ſuch as are more to be contemned themſelves, in regard either of their ignorance or vitious living, or uſeleſs company. If we do look back into better and wiſer Ages, we ſhall find Poverty ſimply in it ſelf, never to have been (as now adayes in this laſt and worſt of time) eſteemed a Vice, and ſo loathſome as many would have it; it having been the Badg of Religion and Piety in the Primitive times ſince Chriſt; and of Wiſdom and Contempt of the World, amongſt the wiſeſt Philoſophers long before. But *tempora mutantur*, The times are chang'd. And in theſe times we may ſay with the Wiſeman, *Ady Son better it is to die than be poor:* For now mony is the Worlds God, and the Card which the Devil turns up Trump to win the Set withal; for it gives birth, beauty, honour, and credit, and the moſt think it conferreth wiſdom to every poſſeſſor, *Pecuniæ omnia obediunt:* All things obey Mony; Hence it is ſo admired, that millions venture both Soul and Bodies for the poſſeſſion of it.

Mony the god of the World, and the Devils Trump card,

But

But there is a worſe effect of Poverty than that; it maketh men diſſolute and vitious: ſo that Debters are ſaid to be Lyars.

O mala Paupertas, vitii ſceleriſque miniſtra.

O wretched Poverty a Bawd
To every wickedneſs and fraud.

Saith *Mantuan*, it wreſteth and maketh crooked the beſt natures of all; which, were their neceſſities ſupplied, would rather die, than do as they ſometims do, borrow and not be able to pay, to ſpeak untruths, to deceive, and ſometimes to cheat their own Fathers and Friends. What greater grief can there be to an ingenuous and free Spirit, who ſitting at a Superiours Table, and thought to be neceſſitous, and only to come for a Dinner, than to be placed at the loweſt, to be carved unto of the worſt and firſt cut, as of boil'd Beef, brawn, and the like, and if the Lady or looſe bodied Miſtreſs preſents unto him the meat from her Trencher, then aſſuredly it is burnt to the Body; if he be carved out of a Paſty of Veniſon it was ſome part that was Bruiſed in the carriage, and began to ſtink, yet for all this he muſt be obſequious, endure any jeer, whiſper for his drink, and riſe at the coming in of the Baſon and Ewer. To do the which, any generous and true noble ſpirit, had rather (as I am perſwaded) dine with my Lord Mayors Hounds in *Finsbury* Fields.

The want of Mony the occaſion of much contempt, deceit, and wickedneſs,

Another miſery a kin to be former, is, what diſcourſe ſoever is offered at ſuch Tables, the neceſſitous man, though he can ſpeak more to the purpoſe than them all, yet he muſt give them leave to engroſs all the talk, though he knows they tell palpable and groſs lies, ſpeak the abſurdeſt nonſenſe, that may be, yet muſt he be ſilent, and be held all the while for a *Van-meant*; Let theſe and the like Examples then be Motives to all, to make much of mony, to eat their own bread in their houſes, and to be beholden as little as may be to any for their meat; for, *Eſt aliena vivere quadra, miſerrimum.* It is moſt miſerable to live on the Trencher of another man.

Endeavour to earn your bread before you eat it,

And to teach every one to make much of, and to keep mony when he hath it: let him ſeriouſly think with himſelf, what a miſery it is, and how hard a matter to borrow it, and moſt true it is, that one ſaith,

That

That Misery is ever the Companion of borrowed Money.

Hereby a man is made cheap, and undervalued, despised, deferred, mistrusted, and oftentimes flatly denied. Besides upon the least occasion, upbraided therewith in company and among friends; and sometimes necessity drives men, to be beholden to such as at another time they would scorn to be, wherein the old saying is verified: *A miserable thing it is, to owe Money to him, whom thou wouldest not.* And on the contrary, how bold, confident, merry, lively, and ever in humour are Monied men (*for being out of debt, they are out of danger*)? they go where they list, they wear what they list, they eat and drink what they list, and as their minds, so their bodies are free; they fear no City Serjeant, Court Marshalman, or Country Bailiff: *They need not go by-ways, but are street proof.*

One time, I began to bethink my self, and to look into the causes of our want, and this general scarcity; and I found them manifold. First, some men, who by their wits or industry (or both) have screwed or wound themselves into vaste Estates, and gathered thousands, like the Griffons of *Bactria*, when they have met with a Gold Mine, so brood over, and watch it day and night, that it is impossible for Charity to be regarded, Virtue rewarded, or Necessity relieved: and this we know to have been the ruine, not only of such private persons themselves, but of whole Estates and Kingdomes. That I may instance one for many: *Constantinople* was taken by the *Turk*, when the Citizens abounding with Wealth and Money, would not part with a Penny in the common necessity; no, not for the repair of their battered Walls, or the levying of Souldiers to defend them.

Another sort dote upon the stamp of their mony, and the bright lustre of their Gold, and rather than they will suffer it to see the light, hide it in Hills, old Walls, Thatch or Tiles of Houses, Tree-Roots, and such places: as at *Wainflet* in *Lincolnshire*, there was found, an old rusty Helmet of Iron, rammed full of Pieces of Gold, with the Picture and Arms of King *Henry* the First.

Another cause of scarcity and want of Money, are peaceful times, the Nurses of Pride and Idleness, wherein people increase, yet hardly get employment: those of the richer and abler sort give themselves to observe and follow every fashion, as what an infinite sum of Money yearly goeth out of this Kingdom into Forreign parts, for the jewel of our fashionable pride? And there are no few or small sums, which in pieces of Eight are car-

ried over to the *East-Indies*, no doubt to the great profit, and enriching of ſome in particular, but whether of the whole Kingdom in general, or not, I know not.

One very well compared worldly Wealth, or Money, unto a Foot-Ball: ſome few nimble-heeled and headed run quite away with it, when the moſt are only lookers on, and cannot get a kick at it in all their lives.

How neceſſity and want compelleth to offend both againſt Body and Soul.

SEek *not Death in the error of your lives*, (ſaith the Wiſeman) that is, by taking evil Courſes, to procure unto your ſelves untimely ends; as thoſe do, who through extream neceſſity are conſtrained to ſteal, lie, forſwear themſelves, become Cheaters, common Harlots, and the like; whereof now adayes, we have too many examples every where, to the hazard of their Souls to Hell, and their bodies to the hands of the Executioner.

The duty of Parents for vertuous education of their Children.

Hereby we may ſee, how much it concerns all Parents to give their Children vertuous Education, in the fear of God, and to employ them betimes in honeſt Vocations, whereby they may be armed againſt want and ill courſes. And doubtleſs many (yea too many) Parents have been, and are, herein much too blame; who, when they have given their Children a little breeding and bringing up, till about twelve or fourteen years of age, they forſake them, and ſend them out into the wide World, to ſhift for themſelves, to ſink or ſwim, without Trades or Portions provided: ſo they be rid of a Charge, what care they? Hence we ſee ſo many young men and women come to untimely ends, who living, might have been comforts to their Friends and Parents.

Some years ſince, I ſaw one Mr. Ward, *one of the debauchedſt men of that age, much known by the name of* Dammy Ward, *and being in* Newgate, *it was reported that he drank a health to the Devil, but at his Execution at* Tiburn *he deny'd the drinking of ſuch a health, confeſt his Fact, and made this ſhort Speech: A man of an ill name is half hanged, ſaying, he was in his youth brought up a Gentleman, at the charge of his Fathers Brother, but his Unkle dying, his maintenance failed; wiſhing all Parents to beware how they breed their Children above their means, and without a Calling; much blaming his Unkles fondneſs.*

Of Frugality or Parſimony: what it is, and the Effects thereof.

HAving already ſhewed you the miſery of want, from the want of Money, let me give you a preſervative againſt that want, from the nature and effects of thrift, which if not obſerv'd and look'd to, he ſhall live in perpetual want. And indeed next to the ſerving of God, it is the firſt we ought, even from children, to learn in the world: Some men are thrifty and ſparing by nature; yea ſaving even in trifles: as *Charles* the firſt was reported to be ſo naturally ſparing, that if a point from his Hoſe had broken, he would have tied the ſame upon a knot, and made it to ſerve again.

Others again are thrifty in ſmall matters, but laviſh and prodigal in great: theſe, we ſay, are *Penny wiſe and pound fooliſh.* Many great Ladies, and our great Dames are ſubject to this Diſeaſe. *The Diſeaſe of many Ladies, and ſome Gentlewomen.*

Others having had long experience in the World, and having been bitten with want (through their unthriftineſs, when they were young) have proved very good Husbands at the laſt.

Others again there be; who cloak their miſerable baſeneſs under the pretence of thrift: as, one would endure none of his Family to eat Butter with an Egg, but himſelf, becauſe it was ſold for five pence the pound.

The definition of Frugality or Thrift.

FRugality is a vertue which holdeth her own, layeth out or expendeth profitably, avoideth unneceſſary expences, much buying, riot, borrowing, lending, ſuperfluous buildings, and the like; yet can ſpend in a moderate way, as occaſion and reaſon ſhall require; as, *That Groat is well ſpent that ſaveth a Shilling.*

Many years ſince a very aged Gentleman, having bought Wares of a Citizen in London; *the Maſter ſends a young Boy his Apprentice to carry the Goods with the ſaid Party; the Old Gentleman gave the Boy a ſingle Penny, ſaying, I give thee but this ſmall piece of Money, but I will give thee good Counſel; that when thy Maſters more liberal Cuſtomers have given thee to the value of one Shilling, then ſpend but one Penny, and when it increaſeth to two Shillings, ſpend two Pence, and keep the money, ſpending thus ſparingly, and thou mayeſt be a rich man, many years after my death: The Boy obſerving this Rule, did make*

his Penny, with diligence, and a small portion, up to thousands of pounds.

It is a vertue very near allied to liberality, and hath the same extreames; for as liberality is opposite to Covetousness; so frugality is more opposite to profuseness, or prodigality: *For he that liveth not well one year, sorroweth for it seven years after.*

This vertue is the Fountain, or Spring-head of benificence and liberality, for none can be bountiful, except they be parsimonious and thrifty. *Bonus Servatius facet bonum Bonifacium*, is an old (but true) Proverb: *Quod cessat reditu ex frugalitate suppletur, ex quo velut fonte liberalitas nostra decurrit; quæ ita tamen temperanda est ne nimia profusione inarescat.* That which becometh defective in our Revenues, is to be supplied by Thrift, from whence as from a Fountain our liberality floweth, which notwithstanding is so to be moderated, that it grow not dry by too much profuseness, saith *Seneca.*

The Romans had no dinners but suppers; which were about three of the clock in the afternoon.

It avoideth the ambitious Buildings, Pomps, Shows, Court-maskings, with excessive Feasts and Entertainments; as *Marc. Anthony* spent at one Supper a thousand wild Boars: *Heliogabalus* had served him up at a Supper likewise, six hundred heads of *Ostriches.*

Vitellius, at one Feast, had two thousand Fishes, and most of several kinds, besides seven thousand Fowls.

Many such like Feasts have been made by the Roman Emperours, and some so excessive, that an infinite quantity of Bread, Meat, and other good Victuals (all sorts of people being satisfied) hath been thrown into the River of *Tiber.*

Now there is an αὐταρκεία or a self contented sufficiency, which is most pleasing and agreeable to the nature of many men, as *Phocion*, when *Alexander* had sent him a gift of an hundred Talents of Gold; he sent it back again with this message. That he needed not *Alexanders* Money; ἐπιδείξας πλουσιώτερον τῇ διδόντος τοσαῦτα; &c. *Thou hast shewed thy self a richer man than the owner him self*, be the words of *Plutarch.*

Shewing he was richer then he that gave it.

The Derivation of the Word Penny, and of the value and worth thereof.

OUr English Penny consists of four Farthings, and a Farthing is so called from the Old Saxon or high Dutch, **Ein viert ding:**

ding; that is, a fourth thing, because from the Saxon's time, untill *Edward* the Third, the Penny of this Land had a Cross struck so deep into the midst thereof, that you might break out any part of the four to buy what you thought good withal, which was in those times their Farthing.

This word Penny is so called, ἀπὸ τῆς πενίας, that is, Poverty: because for the most part poor People are herewith relieved: The old Saxon's called it **Penig**, the High-dutch **Pfennig**, the Netherlands **Penninck**; in Italian *Denarie*, in Spanish *Dinero*, in Latine *Denarius*, which some fetch from the Chaldean, *Denar*; but some body hath taught the Chaldean to speak Latine: It is indeed derived *A numero denario*, because *Decem asses* made a Penny; or according to *Plutarch*, *A decem æreis*, καὶ τὸ δεκάχαλκον ἐκάκειτε δύναρον. *Ten small pieces of brass were called a Penny.*

In the Brittish, or Welch, it is **Keniog**, from being currant, because it goes away faster then other Money; as **Scavernog** is Welch for an Hare, because she runs over the Mountains faster than an ordinary Runner in *Wales* can overtake or catch her, as my honest friend Master *Owen Morgan*, that Country-man once (in good earnest) told me.

There are so many kind of Pence, as there are several Countries or Nations: Our English penny is a Scottish shilling; in the time of King *Edward* the first, our English penny, being round and unclipped, was to weigh Two and thirty Grains of Wheat, taken out of the midst of the Ear; Twenty of these pence made an Ounce, and Twelve of these Ounces made a Pound.

There was also Golden pence, as we may find in *Didymus Claudius de Analog. Romanorum*: In a word I might discourse *ad infinitum*, of the variety of Pence: as well for the form and stamp, as weight and value, though I sought no further, than among those of our Saxon Kings, but it were needless. I will only content my self with our own ordinary Penny, and stay my Reader a while, upon the not unpleasant consideration of the simple worth of a single Penny, reflecting or looking back as oft as I can, and (as *Pliny* adviseth) upon my Title.

The simple worth of a single Penny.

A Penny bestowed in Charity upon a poor Body, shall not want an heavenly reward.

For

For a Penny you may in the Low-Countries, in any Market, buy Eight ſeveral Commodities, as Nuts, Vinegar, Grapes, a little Cake, Onions, Oatmeal, and the like.

A Penny beſtowed in a ſmall quantity of *Anniſeed*, *Aqua-vitæ*, or the like ſtrong Water, may ſave ones life, in a fainting or ſwound.

At the Apothecaries you may buy a Penny-worth of any of theſe things following, viz. *Lozenges for a Cold or Cough*, *Juice of Liquoriſh*, *or Liquoriſh*, *a Diachilon Plaiſter for an Iſſue*, *Paracelſus*, *Oyl of Roſes*, *Oyl of Saint* Johns *wort*, *a Penny-worth of each is good for a Sprain*, *Syrup-Lettice to make one ſleep*, *Jallap to give a Purge*, *Mithridrate to make you ſweat*, *if you have taken cold*, *or good to expel and prevent infection*; *Diſcordium*, *Diacodium*; *if you cannot ſleep*.

For a Penny, you may hear a moſt eloquent Oration upon our Engliſh Kings and Queens, if, keeping your hands off, you ſeriouſly liſten to him, who keeps the Monuments at *Weſtminſter*.

Some, for want of a penny have been conſtrained to go from *Weſtminſter* about by *London-bridge* to *Lambeth*; and might ſay truly *Defeſſi ſumus ambulando*.

You may have in *Cheapſide* Market, your penny trippled in the ſame kind; for you ſhall have *Penny-Graſs*, *Penny-wort*, and *Penny-royal* for your penny.

For a penny, you may ſee any Monſter, Jackanapes, or thoſe roaring boyes, the Lyons.

For a penny, you may have all the news in *England*, and other Countries; of Murders, Floods, Witches, Fires, Tempeſts, and what not, in the weekly News-books.

For a penny, you may have your Horſe rubbed and walked, after a long Journey; and being at Graſs, there are ſome that will breath him for nothing.

For a penny, you may buy a fair Cucumber; but not a Breaſt of Mutton, except it be multiplied.

For a penny, you may buy *Time*, which is precious, yea, and *Thrift* to if you be a bad Husband.

For a penny, an Hoſteſs, or an Hoſtler, may buy as much Chalk, as will ſcore up Thirty or Forty pounds; but how to come buy their Money, that let them look to.

For a penny, you may have your Dog worm'd, and ſo be kept from running mad.

For a penny doubled, a Drunkard may be guarded to his lodging, if his Head be light and the Evening dark.

For a penny, you shall tell what will happen a Year hence (which the Devil himself cannot do) in some of our Almanacks.

An hard-favoured and ill bred Wench made penny-white, may (as our times are) prove a gallant Lady.

For a penny, you might have been advanced to that height, that you shall be above the best in the City, yea the Lord Mayor himself; that is, to the top of St. *Pauls*.

For a penny, a miserable and covetous wretch, that never did or never will bestow penny on a Doctor, or Apothecary for their Physick or advice, may provide a remedy for all diseases, *viz.* a *Halter*.

For a penny, you may buy a dish of Coffee, to quicken your Stomach, and refresh our Spirits.

For a penny, you may buy the hardest book in the World; and which at sometime or other have posed the greatest Clerks in the Land, *viz.* an Horn-book: The making up of which book imployeth above thirty Trades.

In so great esteem, in former times, have our English pence been, that they have been carried to *Rome* by Cart Loads.

For a penny, you may search among the Rolls, and withal give the Master good satisfaction: I mean in a Bakers basket.

For a penny, a Chamber-maid may buy as much Red-oaker as will serve seven years for the painting of her Cheeks.

For a penny, the Monarch in a Free-school may provide himself as many Arms, as will keep all his rebellious Subjects in awe.

For a penny, you may walk within one of the fairest Gardens in the City, and have a Nose-gay or two made you of what sweet flowers you please, to satisfie the Sense of smelling.

And for a penny, you may have that so useful at your Trencher, as will season your meat, to please your taste a moneth.

For a penny, you may buy as much wood of that Tree, which is green all the year, and beareth Red-berries, as will cure any Shrews Tongue, if it be too long for her mouth, *viz.* A Holli-wand.

A penny may save the credit of many, as it did of four or five young Scholars in *Cambridge*, who going into the Town to break their

their fast with Puddings, (having sent to their Colledg for Bread and Bear) the Hostess brought them twelve Puddings broil'd, and finding among themselves, that they had but Eleven pence, they were much troubled about the other Penny: But one, bolder than the rest, *Audaces fortuna juvat*; Fortune favours the venturous; and biting off a piece of the Puddings end, by wonderful luck spit out a single Penny that paid for it, which it seems was buried in the Oatmeal, or Spice, so that for that time they saved their Credits. But I will leave this discourse of a Penny's worth to their judgments and experience, who having been troubled with overmuch Money, afterward in no long time, have been fain (after a long Dinner with Duke *Humphrey*) to take a Nap upon a Penny-less Bench, onely to verifie the old Proverb, *A Fool and his Money is soon parted:*

How Money may many wayes be saved in Diet, Apparel, Recreations, and the like.

AS there are infinite ways and occasions of spending and laying out Money, which were superfluous here to recount, whereof some may be well omitted, but others not, except we would want Meat, Drink, and our Apparel, with other external necessaries, as Horses, Armour, Books, and the like; in a word whatsoever may conduce to our profit or honest pleasure: Yet in husbanding our Money in all these, there is a great deal of Caution and Discretion to be used. For most true it is, that of all Nations in *Europe*, our English are the most profuse and careless in the way of expence; go into other Countries (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no disgrace to his *Magnificenza* to go to Market, to choose and buy his own Meat, what him best liketh: But we in *England*, scorn to do either, surfeiting indeed of our plenty, whereof other Countries fall far short. Insomuch, as I am perswaded, that our City of *London*, of it self alone, eateth more good Beef and Mutton in one Moneth, than all *Spain*, *Italy*, and a part of *France*, in a whole year. If we have a mind to Dine at a Tavern, we bespeak a Dinner at all adventures, never demanding or knowing the price thereof till it be eaten: After dinner, there is a certain Sawce brought up by the Drawer, called a *Reckoning*, in a Bill as long as a Brokers Inventory. I have known by experience, in some Taverns, sometimes of at least twice

twice, and ſometimes thrice as much as the Meat and dreſſing hath been worth: No queſtion but a fair and honeſt Gain is to be allowed in regrad of Houſe-rent, Linnen, Attendance of Servants, and the like: There are without doubt very many Taverns very honeſt and reaſonable, and the uſe of them is neceſſary: For, if a Man meets with his friend or acquaintance in the Street, whether ſhould they go, having no friends Houſe near to go into, eſpecially in rainy or foul Weather, but to a Tavern? Where for the expence of a Pint or Quart of Wine, they may have a dry Houſe and room to conferr and write to any friends about buſineſs; but to have in a Bill 8. *s.* brought up for an ordinary Capon (as my Lord of *Northampton*'s Gentleman had at *Greenwich* in King *James* his time) 7. or 9. *s.* for a pair of Soals, Four Shillings for a dozen of Larks, would make a Florentine run out of his Wits: How excellently in ſome Houſes are their Neats tongues poudred, when the Reckoning is brought up? Again, what can be more diſtaſteful to an ingenious and free ſpirit, than to ſtand to the courteſie of a nimble tongu'd drawer, or his many ring'd Miſtreſs, whether they or your ſelf ſhall have the diſpoſal of your Money. It is no ſmall ſum that our young Gallants might ſave in a year, if they would be wiſe in this reſpect.

Men commonly are very cautious in purchaſing Bargains of great Value, as buying of Houſes, Horſes, or rich Apparel, or any other Commodity of the like nature; but for ſmall expences, as a Penny or two Pence at a time, that many trifle away about trivial things, and are altogether regardleſs of; and for the moſt part, thoſe are moſt free in ſpending theſe ſmall ſums, who have nothing elſe to ſpend, when their Wives and Children are ready to ſtarve. Now a frequent cuſtom of theſe ſmall expences, in a ſhort time, ariſe to a conſiderable ſum: As 1. s. *a Day ſpent, cometh to* 18. l. 5. s. 6. d. *in the year; And* 1. d. *a Day to* 1. l. 10. s. 5. d. *in the year: And a Man of credit may take up at intereſt* 25. l. *for* 1. d. *a Day, being the full uſe of that ſum, after the rate of ſix* per Cent.

Beſide, in your own private Houſe or Chambers a Diſh or two, and a good ſtomach for the Sawce ſhall give you more content, continue your health, and keep your body in better plight than variety of many diſhes; this pleaſed ever the wiſeſt and beſt men. *Horace* affirmeth him to live healthy and happily: *Cui ſplendet in menſa tenubi Salinum:* Meaning, by the ſmall and poor Saltſeller, a ſlender and frugal diet. *Curius* that noble Roman, a Man

Moderation far more cheap and more healthful than abundance.

of marvellous honesty, temperance, and valour, (who overcame the *Samnites* and *Pyrrhus* himself) when the Ambassadors of the *Samnites* brought him a vast sum of Gold, they found him sitting by the Fire, and seething of Turnips for his Dinner, with an earthen Dish in his Lap, at which time he gave them this answer, I had rather eat in this Dish, and command over them that have Gold, than be rich my self. A while after, being accused for deceiving the State of Money, which he had gotten in his Conquests and kept to himself: He took a solemn Oath, that he saved no more of all he got but that one Tree'n or wooden Barrel, which he had there by him. Marvellous was the temperance of the Romans in their Diet, as also the Turks at this day, the Italians and Spaniards: But it is in them natural, not habitual, and by consequence no Vertue, as themselves would have it. For the Inhabitants of hot Countries have not their digestion so strong, as those under cold climates, whose bodies, by an *Antiperistasis* or surrounding of the cold, have the natural heat repelled and kept within them. Which is the reason, that the Northern Nations are of all other the greatest eaters and drinkers; and of those the French say, we of *England* have the best Stomachs, and are the greatest Trenchermen of the World, *Les Anglois sont les plus grands mangeurs, de tout le monde*: But they are deceived, those of *Denmark* and *Norway* exceed us, and the *Russian* them, * I confess that we have had, and have yet, some remarkable eaters among us, who for a wager would have eaten with the Best of them, as *Wolmer* of *Windsor*, and not long since *Wood* of *Kent*, who eat up at one Dinner, Fourteen green Geese, equal to the old ones in bigness, with Sawce of Gooseberries, according as I heard it affirmed to my Lord *Richard* Earl of *Dorset*, at a dinner time at his House at *Knowl* in *Kent*, by one of his Gentlemen, who was an eye witness to the same. But the truth is, that those men, live the longest, and are commonly in perfect Health who content themselves with the least and simplest meat, which not only saves the Purse, but preserves the Body, as we may see in *Lancashire*, *Shropshire*, *Cheshire*, *Yorkshire*, and other Counties, which are remote from the City; and it is Master *Cambdens* observation in his *Britannia*, *Ut diutius vivant quae vescuntur Leticiniis*, they commonly are long liv'd, who live by white meats, as Milk, Butter (*b*) Cheese, Curds, and the like. For *Multa fercula multos morbos gignere*, (*c*) was truly said of S. *Hierome*, as being apt by their sundry and opposite qualities to breed much corruption.

* Marriot *of* Grais-Inn, *as great an eater as any of late days, could sometimes eat up three or four Shillings in Mutton at a Meal, and other fine Meat with it: Yea upon his own Purse, he often feeding on course meats, made six or eight Pence serve him at a Meal.*

b *Old Far living about One hundred and seventy years rarely eat any Flesh.*

c *Many Dishes breed many Diseases.*

on. How healthful are Scholars in our *University*, whose commons are no more than needs must! Neither would I have any man starve himself to save his Purse, as an Usurer confessed, upon his deathbed, how he was above two hundred pounds indebted to his Belly, for Breakfasts, Dinners, and Suppers, which he had defrauded it of in Term times at *London*, and in other places, employing his Money to other miserable purposes.

Another rich Usurer, who made it his custom every Term to travel to *London* on foot, in ragged Cloaths, and who sometimes did beg of the Thieves themselves, was so well known, that at the last they took notice of him, and examining his Pockets, they found little store of Silver, but a great Blackpudding, in one end whereof his Gold was. The Usurer pleading hunger, desired the Thieves for God's sake to give him half of 't back again, which granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end to his lean. No, you Rogue, said the Theives, you have had your cut already, you shall not have a crumb more.

Money may be well saved in travel or in Town; if three or four shall joyn their Purses, and provide their Diet at the best hand; it is no shame so to do, I have known also some, who have been very skilful in dressing their own Diet. *Homer* tells us that *Achilles* could play the Cook excellently well: and I believe it were not amiss for our English Travellers so to do, in Forreign Countries, for many reasons I have known.

And execrable is the miserable and base * humour of many, who to save their Money will live upon vile and loathsom things, as *Mushrooms*, *Snails*, *Frogs*, *Mice*, young *Kitlings*, and the like. In time of extream Dearth or Famine, people (I confess) have been driven to look out, for whatsoever could nourish, and (as we say) keep life and soul together; yea, and of far worse things than these, as *Josephus* reporteth of the Jews, in that horrible and fearful Famine in *Hierusalem*, at the time of the Siege by *Titus* and *Vespatian*; such we blame not: most blame worthy are they, who as it were surfeiting of, or loathing, that abundant plenty of all good and wholesom Meats God hath afforded us in this Land, and which by name he hath commended to his people, make these stuff their greatest dainties, as I have known Ladies, who when they have eaten till they could eat no more of all the daintiest Dishes at the Table, yet they must eat the legs

* *A miserable Usurer many days together at a Cooks in London, did agree to have a large messe of pottage about noon, and a draught of small beer, if required; and as many chipings of bread in his pottage as he would put in, paying one penny a day, being all the feeding he had: if in the Winter, the benefit of a fire. and in the Summer a further allowance for small beer.*

of their Larks, roſted anew in a greaſy Tallow Candle, and if they carve but a piece of a burnt Claw to any Gentleman at the Table, he muſt take it as an extraordinary favour from her Ladyſhip. It were much to be wiſhed, that they were bound to hold them to their diet in a dear year, or a wet ſpring, when *Frogs* and *Snails* may be had in greateſt abundance.

Of Thrift and good Husbandry in Apparel.

YOU muſt, if you would keep Money in your Purſe to uphold your credit, at all times, be frugal and thrifty alſo in your Apparel, not dogging the Faſhion, or ſetting your Taylor on work at the ſight of every Mounſieurs new Suit. There is a middle, plain, and decent Garb, which is beſt and moſt to be commended: this is commonly affected of the moſt ſtayed and wiſeſt.

The commendable cuſtom of the Dutch and Spaniards in their Apparel.

What Money might be ſaved if we were ſo wiſe as the Dutch or Spaniard, who for theſe two or three hundred years have kept themſelves to one Faſhion? But we, the Apes of *Europe*, like *Protens*, muſt change our ſhapes every year, nay, Quarter, Moneth and Week, that Emblem was not unproper, which once I ſaw in *Antwerp*, which was a He and Shee-Fool turning a double rimmed Wheel upon one Axletree, one on the one ſide, and the other on the other, upon the He-fools Wheel, where the ſeveral faſhions of mens Apparel; on the other Wheel, of womens; which, with the revolution of time, went round, and came into the ſame place, uſe, and requeſt again; that for the preſent which was aleft, and followed of all, by and by caſt down and deſpiſed. I ſee no reaſon why a Frenchman ſhould not imitate our Engliſh Faſhion, as well as we his; What, have the French more wit than we, in fitting Cloaths to the Body, or a better invention or way in ſaving Money in the Buying, or making of Apparel? Surely, I think not: it may be our Engliſh, when they had to do in *France*, got a humour of affecting their Faſhions, which they could not ſhake off ſince: there is no man ever the warmer, or ever the wiſer for a Faſhion, (ſo far forth as it is a Faſhion) but rather the contrary, a fool, for needleſs expence, and ſuffering himſelf to quake for cold, when his Cloaths in the Faſhion muſt be cut to the Skin, his Hat hardly cover his Crown, but ſtands upon his Periwig like an Extinguiſher: and we know, by ridiculous

lous experience, every day in the Street, that our Ladies, and waiting women, will ſtarve and ſhiver in the hardeſt froſt, rather than they will ſuffer their bare Necks and Breaſts to paſs your eyes unviewed. But ſome will ſay (as I have heard many) there is no man now adays eſteemed, that follows not the Faſhion. Be it ſo: the Faſhions of theſe times are very fit to be obſerved, which is, to be deeply indebted to Mercers, Haberdaſhers, Sempſters, Taylors; and other Trades, for the fulfilling of a faſhionable humour, which a thrifty and wiſe man avoideth, accommodating himſelf with Apparel fair and ſeemly, for half or a third part of others charge. What makes ſo many of our City-Taylors ariſe to ſo great Eſtates, as ſome of them have, and to build ſo brave Houſes, but the Faſhion? Silk-men and Mercers to buy ſuch goodly Lordſhips in the Countries, where many times they are choſen high Sheriffs, but the Faſhion? And I would fain know of any of our prime Faſhion-mongers, what uſe there is of lac'd Bands, of ſix, ſeven, and eight pounds the Band; nay, of forty and fifty pound the Band: Such daubing of Cloaks and Doublets with Gold and Silver Points, of five and eight Pound the dozen, to dangle uſually at the knees, *Philopæmon*, a brave Commander among the Græcians (as *Plutarch* reporteth) commanded that all the Gold and Silver which he had taken away from his Enemies (which was a very great quantity) ſhould be employed in gilding, inlaying of Swords, Saddles, Bridles, all Warlike furniture both for his Men and Horſes. " *For Gold and* " *Silver worn by Martial men, addeth,* (*ſaith* Plutarch,) *Courage and* " *Spirit unto them: but in others effeminacy, or a kind of Womaniſh* " *vanity.* *Moderate durant*, Things that are moderate do endure, *Mediocria firma*, Things of mediocrity are firm, were the Motto's of two as grave and great Counſellors, as were (of their time) in *England*. A Gentleman in a plain Cloth Suit well made, may appear in the preſence of the greateſt Prince. The Venetians, as wiſe a People and State as any other in *Europe*, are bound by the Laws of their Common-wealth, that their upper Garment (worn within the City) ſhould ever be of plain black: Yea, the greateſt Princes go many times the plaineſt in their Apparel. *Charles* the Fifth, Emperour, the Bulwark and Moderator of Chriſtendom in his time went very plain, ſeldom or never wearing any Gold or Silver, ſave his Order of the *Golden Fleece*, about his Neck. *Henry* the Fourth King of *France*, (worthily ſtiled the

In *Philopæmon*.

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ninth Worthy) many times in the heat of Summer would only go in a Suit of Buckram, cut upon white Canvas, or the like; so little they, who had the Kernel of Wisdom and Magnanimity, cared for the Shell of gaudy Apparel: and it is worthy the observation, how for the most part, the rarest and most excellent men, in inward knowledg and multiplicity of Learning have been most negligent and careless in their Apparel, and, as we say, Slovens; *Erasmus* saith of Sir *Thomas Moor*, *Quod à puero semper in vestitu fuit negligentissimus*, That from a Child he was most careless and slovenly in his Apparel. *Paracelsus* we read to have been the like; and, to parallel him, our late Master *Butler* of *Cambridge*, that learned and excellent Physician.

In *Farrag. Epistolarum. The greatest Scholars have been the greatest slovens, and they have taken it to be no discredit to them.*

Of Scholars and Wits in all Ages, both Poets and others, some there have been, who of force, and against their own will have been forced to keep an old Fashion. I remember what an old Poet, of excellent parts for Learning and pleasant Discourse, did many years since tell me: A gentleman of a great Estate, in Derbyshire, *desiring his company into the Country with him, it being the long Vacation, in Summer time, when great Breeches had been much in fashion, with baggins out at the knees, taking up much Cloath, and great store of Linings: This Scholar being at present very low in his fortunes, had worn very long and threadbare a Suit of this fashion, till his Linings being so broke that he was fain every night when he put them off, to be a long time putting them in order, that he might find the way to put them on in the morning: But in the morning, the Gentleman coming into the Room, and taking up his Breeches, threw them upon his Bed, saying he was a sluggard-bed. Oh Sir, said the Scholar, you have undone me, for I was a great while setting of my Breeches the last night, and now I shall not know how to get my Legs into them; the Gentleman fell into a laughter, and sent for a Taylor to make him a new Suit. This is as near the Story as I can remember, according to the Scholars own Relation, about* 1625.

There is much Money to be saved in Apparel, in choice of the stuff, for lasting and cheapness: and that you may not be deceived in the stuff or price, take the advise of some honest Taylor, your friend, as no question but every where there are many. I will instance in one; In *Cambridg* there dwelt, some twenty or thirty years ago one *Godfrey Colten*, who was by his Trade a Taylor, but a merry companion with his Taber and Pipe, and for singing all manner of Northern Songs, before Nobles and Gentlemen, who much delighted in his company; Beside, be was

Lord

Lord of *Sturbridge* Fair, and all the misorders there. On a time, an old Doctor of the University, brought into him five yards of pure fine Scarlet, to make him a Doctor of Divinities Gown: And withal, desired him to save him the least shred, to mend an hole, if a Moth should eat it: *Godfrey* having measured, and found that there was enough, laid it by: Nay, quoth the Doctor, let me see it cut out e're I go; for though you can play the knave abroad, I think you are honest at home, and at your work. God forbid else, quoth *Godfrey*, and that you shall find by me; forgive me but twenty Shillings from you, and I will save you forty in the making of your Gown: that I will, said the Doctor, (who was miserable enough) with all mine heart; with that he gave him two old *Harry* Angels out of his Velvet Pouch; which *Godfrey* having put into his Pocket, the Doctor desired him to tell him how he would save him Forty Shillings: marry will I (quoth *Godfrey*) in good faith, Sir, let some other Taylor in any case make it; for if I take it in hand, I shall utterly spoil it, for I never in all my life, made any of this fashion. I report this for the credit of honest Taylors, who will ever tell their friends the truth.

Of Recreations.

OF Recreations, some are more expensive than others, as requiring more address and charge: as Tiltings, Masques, Plays, and the like, which are proper to Princes Courts: but I speak of those, which are proper to private men; for such is our nature, that we cannot stand long bent, but we must have our relaxations, as well of mind as body; for of Recreations, some are proper to the mind and speculation, as reading of delightful and pleasant Books, the knowledge of the Mathematical, and other contemplative Sciences, which are the more pleasing and excellent, by how much the pleasure of the Mind excelleth that of the Body; others belong to the Body, as Walking, riding upon Pleasure, Shooting, Hunting, Hawking, Bowling, Ringing, *Paill Maill*, or *Pell Mell*, and the like, which are Recreations without doors: Others there are within doors; as Chess, Tables, Cards, Dice, Billiards, *Gioco d' oco*, and the like: but the truth is, the most pleasing of all is Riding with a good Horse and a good Companion, in the Spring or Summer-Seasons,

That Recreation which is most pleasant.

Flowers in the Fields, Corn and Fruit are ripe; in Autumn, what ſweet and goodly proſpects, ſhall you have on both ſides of you upon the way, delicate green Fields, low Meadows, diverſity of Cryſtal ſtreams, Woody Hills, Parks with Deer, Hedg-rows, Orchards, Fruit-Trees, Churches, Villages, the Houſes of Gentlemen, and Husbandmen, ſeveral Habits and Faces, variety of Country Labours and Exerciſes: And if you happen (as often it falleth out) to converſe with Countrymen of the place, you ſhall find them for the moſt part underſtanding enough to give you ſatisfaction, and ſometimes Country Maids, and Market Wenches will give as unhappy anſwers, as they be asked knaviſh and uncivil queſtions; others there be, who out of their ruſtical ſimplicity, will afford you matter of mirth, if you ſtay to talk with them. I remember, riding once by *Horn* Caſtle, near to *Stikeſwold* in *Lincolnſhire*, in the heat of Summer, I met with a Swine-heard, keeping his Hogs upon a Fallow Field. My friend (quoth I) you keep here a company of unruly Cattel: I poor ſouls, they are indeed (quoth he). I believe, ſaid I, they have a Language among themſelves, and can underſtand one another: I, as well as you and I. Were they ever taught? Alaſs poor things, they know not one Letter of the Book, I teach them all they have: Why, what ſaith that great Hog with red ſpots (quoth I) that lies under another, in his grunting Language; marry he bids him that ſleeps ſo heavy upon him to ly further off. But to our purpoſe, the moſt ordinary Recreations of the Country are Foot-Ball, Skales, or Nine-Pins, Shooting at Buts, Quaits, Bowling, running at the Baſe, Stoolball, leaping and the like; whereof ſome are too violent, and dangerous: the ſafeſt Recreations are within doors (but not in regard of coſt and expence) for thouſands ſometimes are loſt at Ordinaries, and Dicing-houſes: yea, I have known goodly Lordſhips to have been loſt at a caſt, and for the ſport of one night, ſome have made themſelves beggars all their lives after.

Recreation is ſo called *à Recreando*, that is, (by a Metaphor) from creating a Man a new; by putting Life, Spirit, and Delight into him, after the powers of his mind and body have been decayed, and weakened with over-much contemplation, ſtudy, and labour, and therefore to be uſed only to that end. Some go for Recreations, which trouble and amuſe the mind, as much, or more than the hardeſt ſtudy: as Cheſs, which King *James* calleth

leth therefore, *One Philosophical a folly*: And indeed, such Recreations are said to be used, that leave no sting of Repentance for sin committed by them, or grief and sorrow for loss of Money and time, many days after: I could instance many of that nature: But I will only give some general Rules to be observed in some of them. *In Basilicon Doron.*

If you have a mind to Recreate your self by play, never adventure but a third part of that Money you have: Let those you play withal, be of your acquaintance, and not strangers, if you may avoid it. *Excellent Rules for Recreation.*

Never miss time your self, by sitting long at play, as some will do, three or four Days and Nights together, and so make your self unfit for any business in many days after.

Never play, when you be constrained to borrow, or pawn any thing of your own; which becometh a base Groom better than a Gentleman.

Avoid quarreling, blasphemous-Swearing; and in a word never play for more than you are willing to lose; that you may find your self after your pastime, not the worse, but the better, which is the end of all Recreations.

There are some, I know, so base and penurious, who for fear of losing a Penny, will never play at any thing; yea rather than they should want their Recreation, I would wish them to venture at Span-counter, and Dust-point with School-boyes, upon their ordinary Play-days, in a Market-place, or Church-porch.

Gaming is a Witchery, nourished by Idleness and Sloth, seldom left if delighted in: The place of Gaming of the common sort, would make honest men ashamed, and loath their company, for commonly about the Evening there frequents Hectors, Trappanes, Guilts, Pads, Brigs, Divers, Lifters, Foilers, Bulkers, Droppers, Domnakers, Crosbiters, Rooks, Kid-nappers, Vochers, Millikins, Pymen, Decoys, Shoplifters, Fumblers, which the Devil prepares for Tyburn, for that is the end of many of this desperate Rout. These are for the most part the Canting Languages of the Newgate-birds, and many of them as very Thieves upon any opportunity: they'l have your Sword, or Cloak, or Handkercheif, Knife, Gloves; Sometimes so base, as to rip off gold Lace, or twitch off Buttons, and often picking your Pocket: But if a Hector throws with a dry Fist at a Sum of Money, and nick you, 'tis theirs; If they lose, they owe you

so much Money: This begets many quarrels, and sometimes you must endure an affront, or engage a Duel, not only losing precious time, but your life also. Therefore, as you love your life or credit, avoid Gaming, except as aforesaid: For most men find, if they use Gaming but one year, not One in Forty gaineth; for the Box devoureth all the profit.

Of such Courses that Men in want may take, to live and get Money.

IF a Man hath fallen into poverty or distress, either by death of Friends, some accident or other by Sea or Land, sickness, or the like; let him not despair; for, *Paupertas non est vitium*: And since the Kingdom is like unto an humane Body, consisting of many Members, so useful each to either, as one cannot subsist without the other; as a Prince, his Council, and Statesmen are as the Head; the Arms, are men of Arms; the Back the Commonalty; Hands and Feet, are Countrey and Mechanick Trades, *&c.* So God hath ordained, that all men should have need one of another, that none might live idlely, or want imployment; wherefore idleness, as the bain of a Kingdom, hath a curse attending upon it, it should be clothed with rags, it should beg its Bread, *&c.* I remember I have read in an *Italian* History, of one so idle, that he was fain to have one help him to stir his Chaps when he should eat his Meat. Now if you would ask me, What course he should take, or what he should do, that wanteth Money, let him first bethink himself, to what Profession or Trade of life he hath been formerly brought up: If of the inferiour rank of People, as a Trades-man, or Artificer, for those are the persons most concerned in this General complaint, to shew how they may remedy what they complain of.

First, Let them be diligent and industrious, in their several Trades and Callings.

Secondly, Let them avoid all such idle Society, that squander away a great deal of time at a cheap rate.

I shall Instance, in those sober and civil Conventions, as at Coffee-houses and Clubs, where little Money is pretended to be spent but a great deal of precious time lost, which the Person never thinks of but measures his Expences, by what goes out of his Pocket

* *A proper young Man begging of a Gentleman on the way in* Oxfordshire, *the Gentleman chid him, and told him, that a Man of his youth and limbs, might be ashamed to beg, whereupon the begger said, He was troubled with a bad disease, of which he was ashamed. The Gentleman giving him Two pence, and riding forward sent his Man back to know what his Disease was; The begger refusing to tell him, and being threatned to be cudgeled, he told the Servingman in plain English that his Disease was idleness, by some men called sloth.*

Pocket, nor considers what he might have put in by his labour, and what he might have saved, being Employed in his Shop, as for example,

A mechanick Tradesman it may be goes to the Coffee-house or Ale-house in the Morning to drink his mornings Draught, where he spends two pence, and in smoking and talking consumes at least an hour: in the Evening about six a Clock he goes to his two Penny Club and there stays for his two Pence till nine or ten, here is four Pence spent and four hours at least lost, which in most Mechanick Trades, cannot be reckoned less than a Shilling, and if he keeps Servants, they may lose him near as much by idling or spoyling his goods, which his presence might have prevented, so that upon these considerations for this his supposed groat a days expence, he cannot reckon less then seven Groats, which comes to fourteen Shillings a Week, (Sundays excepted) which is thirty six Pound ten Shillings a Year, A great deal of Money in a poor Tradesmans Pocket. If brought up to no Trade, to what his Genius or Natural disposition stands most affected unto: if he hath a mind to travel, he shall find entertainment in the *Netherlands*, who are the best Pay-Masters, except the Emperour of *Russia* and the *Venetians*, (I mean, for the most means) in *Europe*. If you list not to follow the Wars, you may find entertainment among our new Plantations in *America*, as *New England*, *Virginia*, the *Barbados*, Saint *Christophers*, and the rest; where, with a great deal of delight, you may have variety of honest Employment, as Fishing, with the Net or Hook, Planting, Gardening, and the like; which beside your maintenance, you shall find it a great content to your Conscience, to be in action, which God commands us all to be: if you have been ever in a Grammar School, you may every where find Children to teach, so many, no doubt, as will keep you from starving, and it may be in a Gentlemans house; or if you get entertainment of any who followeth the Law, or practiseth Physick, you may with diligence and practise prove a Clerk to him or some Justice of the Peace: by the other you may get the knowledge and nature of Herbs, and all Forreign Drugs from his Apothecary, and perhaps many good Receipts for Agues, Wounds, and the like; I have known many this way proved in a Countrey Town tollerable Physicians, and have grown rich. If being born a Gentleman, you scorn (as our Gentlemen do) to do any of these, you may

The times in no age was so hard as to deny Industry and Ingenuity a livelihood: the Soldier may live by the exercise of his sword, as the Scholar by the exercise of his pen, and not pretend unto that, which he understandeth not.

There is no torment to the want of money; it puts a man upon unlawful and forbidden actions, and like the strapado, it often stretcheth him an inch beyond his length.

may get to be a Gentleman Usher to some Lady or other: they are not few that have thrived passing well this way, and in a word, rather then be in miserable and pittiless want, let a man undertake any vocation and labour, always remembring that homely (but true) distich of old *Tusser's*,

Think no labour slavery,
That brings in Penny savory.

And as a necessary Rule hereto co-incident, let every man endeavour by dutiful diligence to get a friend; and when he hath found him (neither are they so easily found in these days) with all care to keep him, and to use him as one would do a Chrystial or Venice Glass, to take him up softly, and use him tenderly; or as you would a Sword of excellent temper and mettle, not to hack every gate, or cut every staple and post therewith, but to keep him to defend you in your extremest danger. False and seeming friends are infinite, and such be our ordinary acquaintance, with the complement of, *Glad to see you well*, *How have you done this long time*, &c. and with these we meet with every day. In a word, for a conclusion, let every one be careful to get and keep Money, and to know the worth of a Penny; *There is no companion like the Penny: be a good Husband, and thou wilt soon get a Penny to spend, a Penny to lend, and a Penny for thy friend*; and since we are born, we must live, *Vivious nout*, let us live as well, and as merrily as we can.

FINIS.